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VOL. CLII NO. 61 Monday, March 30, 1987

TODAY

NEWSMONDAY

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Senate Passes Comprehensive Bank Bill

Includes FSLIC Rescue and Moratorium on New Powers

By ROBERT M. GARSSON
Washington Bureau

WASHINGTON — The Senate on Friday passed legislation authorizing a $7.5 billion recapitalization of the Federal Savings and Loan Insurance Corp., a ban on new nonbank banks, and a moratorium on new bank powers. The vote was 79 to 11.

The bill would place a one-year moratorium on new securities, insurance, and real estate powers for federally regulated banks. But it would permit states to give new insurance powers to state-chartered banks.

The bill also authorizes regulators to arrange interstate mergers for failed or failing banks. And it limits holds on deposited checks, while requiring banks to cash all government checks without charge for customers and noncustomers alike.

Nonbank banks will be permitted to acquire failing thrift institutions if state laws permit.

Related banking legislation is moving through the House, and votes are scheduled this week by the House Banking Committee. Any banking bill passed by the House must be reconciled with the Senate bill in conference committee.

Once passed by Congress, the bill faces review by President Reagan, whose advisers earlier last week threatened a veto of a bill with too many controversial provisions. The administration had sought a "clean" FSLIC bill, which would have addressed neither the nonbank-bank issue nor any freeze on new bank powers.

The American Bankers Association, which had pushed hard for the elimination of the moratorium title, was largely unsuccessful in that bid. Although the moratorium was softened, it was retained essentially intact.

A section of the bill that would have exempted federal bank, thrift, and credit union regulators from the Gramm-Rudman budget-reduction act was removed from the bill after Sen.

Bank Bill: Page 39 ➡

California Banks, Thrifts Rank High in IRA; Keogh Deposits

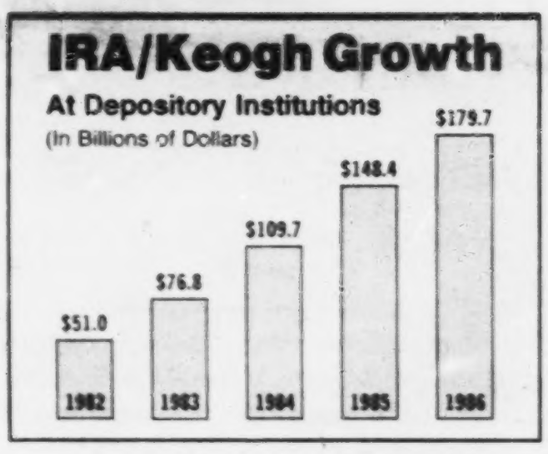
By KENNETH J. HICKS

NEW YORK — California institutions continued their strong performance in gathering individual retirement and Keogh account deposits last year, according to the *American Banker's* fourth annual survey of the top deposit-taking institutions in the United States.

AN American Banker SPECIAL REPORT

Six of the 10 commercial banks and thrifts that did the most IRA and Keogh business in 1986 are headquartered in California, with Bank of America, San Francisco, holding on to its No. 1 ranking, the survey found.

These six institutions accounted for 38% of IRA and Keogh deposits held by the top 25 institutions in IRA accounts. They also accounted for almost 5% of all IRA deposits at commercial banks, thrifts, and money market mutual funds.



Home Savings of America FA, Irwin-

California: Page 27 ➡

NY Agents Seek Insurance Limit At Savings Banks

By LYNN BRENNER

NEW YORK — New York's life insurance agents are hoping to change a law that a year ago inadvertently allowed thrifts to sell an unlimited amount of Savings Bank Life Insurance (SBLI). As a result of the law, they now offer up to $250,000 of insurance per consumer. The agents want to reestablish a policy limit of $50,000.

The war between thrifts and life insurance agents over how much coverage savings banks should be allowed to sell is decades old. But the upcoming battle features an interesting role reversal: Historically, the thrifts have lobbied for legislation and the agents have had the politically easier task of arguing in favor of the status quo. This year, it is the other way around.

New York: Page 38 ➡

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Summary of Survey Findings

Top 25 Deposit-Taking Institutions in the U.S.

In Order of Deposits Dec. 31, 1986, Compared with Dec. 31, 1985, and Dec. 31, 1981

Rank 12/86		Deposits Dec. 31, 1986	Deposits Dec. 31, 1985	% Chg. 85-86	Rank 12/85	Deposits Dec. 31, 1981	% Chg. 81-86	Rank 12/81
1	Citibank NA, New York	102,933,000,000	94,386,000,000	+ 9.1	1	72,471,147,000	+42.0	2
2	Bank of America NT&SA, San Francisco	76,084,000,000	88,170,000,000	-13.7	2	95,985,514,000	-20.7	1
3	Chase Manhattan Bank NA, New York	60,899,893,000	58,774,855,000	+ 3.6	3	58,585,662,000	+ 4.0	3
4	Manufacturers Hanover Trust Co., New York	46,117,000,000	47,293,025,000	- 2.5	4	42,166,528,000	+ 9.4	4
5	Morgan Guaranty Trust Co., New York	44,953,863,000	41,334,264,000	+ 8.8	5	37,688,690,000	+19.3	5
6	Chemical Bank, New York	39,163,000,000	35,961,297,000	+ 8.9	6	30,673,591,000	+27.7	6
7	Security Pacific National Bank, Los Angeles	34,574,626,000	32,884,306,000	+ 5.1	7	23,441,590,827	+47.5	9
8	Bankers Trust Co., New York	34,162,759,000	30,777,741,000	+11.0	8	23,276,946,000	+46.8	10
9	Wells Fargo Bank NA, San Francisco (a)	33,286,916,000	15,130,243,000	+120.0	17	16,516,627,000	+101.5	12
10	First National Bank, Chicago	24,909,690,000	24,334,226,000	+ 2.4	9	25,867,640,000	-3.7	8
11	Home Savings of America FA, Irwindale, Calif. (b)	21,774,759,000	19,486,000,000	+11.7	11	11,084,166,771	+96.5	17
12	Continental Illinois NB&T Co., Chicago	18,695,628,000	18,481,291,000	+ 1.2	12	29,881,262,000	-37.4	7
13	Great Western Bank FSB, Beverly Hills, Calif. (c)	18,130,530,000	17,454,823,872	+ 3.9	13	7,849,947,679	+131.0	21
14	First Interstate Bank of California, Los Angeles	18,115,591,000	16,501,344,000	+ 9.8	16	14,556,481,000	+24.5	13
15	Marine Midland Bank NA, Buffalo, N.Y.	17,034,413,000	16,838,287,000	+ 1.2	15	14,188,360,000	+20.1	14
16	American Savings & Loan Assn., Stockton, Calif. (d)	16,977,839,000	17,434,499,000	- 2.6	14	2,747,715,863	+517.9	73
17	First National Bank, Boston	16,689,981,000	14,461,329,000	+15.5	18	10,490,450,000	+59.1	18
18	California Federal Savings & Loan Assn., Los Angeles	15,455,800,000	13,045,000,000	+18.5	20	5,159,044,248	+199.6	33
19	Mellon Bank NA, Pittsburgh	15,049,613,000	13,778,109,000	+ 9.2	19	12,498,583,000	+20.4	15
20	Bank of New York	14,970,194,000	12,330,888,000	+21.4	22	8,080,264,605	+85.3	20
21	Glendale Federal Savings & Loan Assn., Calif.	12,700,344,000	10,981,575,000	+15.7	24	5,882,068,179	+115.9	28
22	Meritor Savings Bank, Philadelphia (e)	12,676,100,000	12,969,633,000	- 2.3	21	6,539,143,000	+93.9	26
23	Irving Trust Co., New York	12,662,578,000	11,592,260,000	+ 9.2	23	12,381,224,000	+ 2.3	16
24	Republic National Bank, New York	11,139,069,000	10,021,334,000	+11.2	25	5,313,908,922	+108.6	30
25	First Nationwide Bank FSB, San Francisco (f)	11,079,351,000	8,802,430,000	+25.9	29	4,666,045,323	+137.4	40
	TOTALS FOR THE TOP 25★	$730.2 billion	$694.1 billion	5.2%		$601.6 billion	21.4%	
	TOTALS FOR ALL INSTITUTIONS†	$3,537.4 billion	$3,278.6 billion	7.9%		$2,347.9 billion	50.7%	
	TOP 25's PERCENT SHARE	20.64%	21.17%			25.62%		

Rank among all U.S. deposit-taking institutions. The bulk of the data are from an American Banker questionnaires. Banks are asked to report deposits as they do on their federal regulatory report of condition. Thrifts— savings banks and savings and loans— are asked to report all deposits, excluding escrowed accounts, on a regulatory basis whenever possible. All data for 12/31/85 and 12/31/81 are as reported by the institutions in 1986 and 1982, respectively. These data have not been restated for mergers. With respect to mergers, data for prior periods are for the institution under whose charter the merger took place. (a)— In May of 1986, Wells Fargo Bank NA and Crocker National Bank merged under the latter's charter and the former's title. Therefore, data for Dec. 31, 1985, and Dec, 31, 1981, are for the former Crocker National Bank. (b)— Known as Home Savings of America, FS&LA, Los Angeles in 1981. (c)— Known as Great Western S&L Assn. in 1981 (d)— Known as State Savings & Loan Assn. in 1981. In Aug. 1983, State Savings merged with American Savings & Loan Assn., Beverly Hills. (e)— Known as Philadelphia Saving Fund Society in 1981. (f)— Known as First Nationwide Savings, FS&LA in 1981. (★)— Totals are for the top 25 deposit takers in 1986, 1985, and 1981, respectively. (†)— Includes commercial banks and all thrifts— savings banks, savings and loans, and credit unions.

Top 25 Institutions in IRA Deposits

Based on IRA and Keogh Account Deposits on Dec. 31, 1986, Compared with Dec. 31, 1985

IRA Rank 1986	1985		Amount in IRA Accounts 12/31/86	12/31/85	% Chg.	IRAs as % of Deposits 12/31/86	12/31/85
1	1	Bank of America NT&SA, San Francisco	1,968,000,000	1,991,000,000	- 1.2	2.59	2.26
2	4[1]	Wells Fargo Bank NA, San Francisco	1,788,548,000	1,571,323,000[2]	+13.8	5.37	2.96
3	2	Home Savings of America FA, Irwindale, Calif.	1,504,648,000	1,787,869,000	+ 8.4	6.91	9.18
4	4	Citibank NA, New York	1,370,000,000	1,233,000,000	+11.1	1.33	1.31
5	13	First Nationwide Bank, FSB, San Francisco	1,295,439,000	623,670,569	+107.7	11.69	7.09
6	5	Great Western Bank, FSB, Beverly Hills	1,193,000,000	1,018,519,000	+17.1	6.58	5.84
7	6	Goldome FSB, Buffalo, N.Y.	1,038,894,000	895,566,000	+16.3	9.43	9.27
8	10	American Savings & Loan Assn., Stockton, Calif.	989,281,000	729,058,000	+35.7	5.83	4.18
9	7	Meritor Savings Bank, Philadelphia	978,825,000	856,080,000	+14.3	7.72	6.60
10	8	First National Bank, Chicago	927,770,000	824,525,000	+12.5	3.72	3.39
11	..	California Federal Savings & Loan Assn., Los Angeles	843,900,000	N.A.	...	5.46	N.A.
12	9	Bowery Savings Bank, New York	799,381,000	735,794,000	+ 8.6	15.56	14.59
13	12	Security Pacific National Bank, Los Angeles	776,909,000	650,180,000	+19.5	2.24	1.98
14	10	Dime Savings Bank of New York FSB	766,208,000	667,947,000	+14.7	11.85	9.92
15	16	City Federal Savings Bank, Elizabeth, N.J.	727,739,000	568,431,000	+28.0	10.40	8.79
16	14	Chase Manhattan Bank NA, New York	710,967,000	595,813,000	+19.3	1.17	1.01
17	..	CrossLand Savings FSB, Brooklyn, N.Y.	689,368,477	N.A.	...	10.02	N.A.
18	17	Manufacturers Hanover Trust Co., New York	689,000,000	559,151,000	+23.2	1.49	1.18
19	15	Glendale Federal Savings & Loan Assn., Calif.	640,355,000	578,691,518	+10.7	5.04	5.27
20	20	Anchor Savings Bank FSB, Northport, N.Y.	636,785,000	456,241,241	+39.6	9.85	7.77
21	18	World Savings, FS&LA, Oakland, Calif.	600,046,000	555,014,000	+ 8.1	7.79	7.30
22	19	Empire of America FSB, Buffalo, N.Y.	592,550,000	504,088,000	+17.5	11.93	10.27
23	21	Home Federal Savings & Loan Assn. of San Diego, Calif.	539,447,235	450,044,000	+19.9	6.30	6.06
24	23	Chemical Bank, New York	516,000,000	439,674,000	+17.4	1.32	1.22
25	28	NCNB National Bank of North Carolina, Charlotte	504,164,000	396,860,000	+27.0	5.12	4.84
		TOTALS FOR TOP 25★	$23.09 billion	$19.15 billion	+20.6%		
		TOTAL FOR ALL INSTITUTIONS†	$179.70 billion	$148.40 billion	+21.1		
		TOP 25's PERCENT SHARE:	12.85%	12.90%			

([1])— Rank for 1985 based on Wells Fargo Bank's IRA deposits of $1.123 billion on 12/31/85. ([2])— IRA deposits shown for 1985 are combined to include Crocker National Bank's $448 million in IRA deposits on 12/31/85. ★— 1985 data are for the top 25 that year. †-IRA and Keogh plan deposits held at commercial banks, thrift institutions, and money market funds. The source of the data for all thrifts and for all institutions is the Federal Reserve Board's H.6 Release.

Summary of Survey Findings

Top 25 Banks in IRA Deposits

Based on IRA and Keogh Account Deposits on Dec. 31, 1986, Compared with Dec. 31, 1985

IRA Rank 1986	IRA Rank 1985		Amount in IRA Accounts 12/31/86	Amount in IRA Accounts 12/31/85	% Chg.	IRAs as % of Deposits 12/31/86	IRAs as % of Deposits 12/31/85	Deposit Rank 1986	Deposit Rank 1985
1	1	Bank of America NT&SA, San Francisco	1,968,000,000	1,991,000,000	– 1.2	2.59	2.26	2	2
2	3[1]	Wells Fargo Bank NA, San Francisco	1,788,548,000	1,571,323,000[2]	+13.8	5.37	2.96	9	14
3	2	Citibank NA, New York	1,370,000,000	1,233,000,000	+11.1	1.33	1.31	1	1
4	4	First National Bank, Chicago	927,770,000	824,525,000	+12.5	3.72	3.39	10	9
5	5	Security Pacific National Bank, Los Angeles	776,909,000	650,180,000	+19.5	2.24	1.98	7	7
6	6	Chase Manhattan Bank NA, New York	710,967,000	595,813,000	+19.3	1.17	1.01	3	3
7	7	Manufacturers Hanover Trust Co., New York	689,000,000	559,151,000	+23.2	1.49	1.18	4	4
8	9	Chemical Bank, New York	516,000,000	439,674,000	+17.4	1.32	1.22	6	6
9	11	NCNB National Bank of N.C., Charlotte	504,164,000	396,860,000	+27.0	5.12	4.84	19	23
10	10	Marine Midland Bank NA, Buffalo, N.Y.	487,883,000	422,785,000	+15.4	2.86	2.51	13	12
11	12	Sovran Bank NA, Richmond	435,319,000	350,018,000	+24.4	5.21	4.84	26	28
12	14	National Bank of Detroit	429,621,000	338,025,000	+27.1	4.42	3.78	20	21
13	15	First Union National Bank, Charlotte, N.C.	416,209,000	332,632,000	+25.1	5.48	5.05	29	32
14	13	Wachovia Bank & Trust, Winston-Salem, N.C.	413,273,000	342,226,000	+20.8	4.80	4.58	25	26
15	16	Comerica Bank-Detroit	407,263,000	326,433,000	+24.8	6.89	5.64	44	38
16	17	Connecticut National Bank, Hartford	392,339,000	297,126,000	+32.0	5.57	5.37	36	41
17	26	AmeriTrust Co. NA, Cleveland	348,406,000	217,235,000	+60.4	5.73	4.26	43	48
18	18	United Virginia Bank, Richmond	346,218,000	276,457,000	+25.2	5.66	5.20	41	46
19	29	Connecticut Bank & Trust Co. NA, Hartford	298,141,000	206,076,000	+44.7	5.57	3.38	33	35
20	19	Huntington National Bank, Columbus, Ohio	292,496,000	260,568,000	+12.3	5.40	5.39	52	53
21	21	First National Bank, Boston	292,127,000	228,621,000	+28.0	1.75	1.58	14	15
22	30	Fidelity Bank NA, Malvern, Pa.	288,162,000	205,153,000	+40.5	3.98	3.84	32	45
23	22	Valley National Bank, Phoenix	285,756,000	226,476,000	+26.2	3.10	2.78	22	24
24	37	National City Bank, Cleveland	276,227,000	171,664,000	+60.9	6.87	5.31	72	82
25	20	United States National Bank, Portland	270,589,000	236,020,000	+14.6	4.80	4.67	49	49
		TOTAL FOR TOP 25★	**$14.93 billion**	**$12.56 billion**	**+18.9**				
		TOTAL FOR ALL BANKS	**$72.80 billion**	**$59.20 billion**	**+23.0**	**3.17**	**2.80**		
		TOP 25's PERCENT SHARE	**20.51%**	**21.22%**					
		TOTAL FOR ALL INSTITUTIONS†	**$179.20 billion**	**$148.40 billion**	**+21.1**				
		TOP 25's PERCENT SHARE:	**8.33%**	**8.46%**					

(1)— Rank for 1985 based on Wells Fargo Bank's IRA deposits of $1.123 billion on 12/31/85. (2)— IRA deposits shown for 1985 are combined to include Crocker National Bank's $448 million in IRA deposits on 12/31/85. (★)— 1985 data are for the top 25 that year. (†)— IRA and Keogh plan deposits held at commercial banks, thrift institutions, and money market funds. The source of the data for all thrifts and for all institutions is the Federal Reserve Board's H.6 Release.

Top 25 Thrifts in IRA Deposits

Based on IRA and Keogh Account Deposits on Dec. 31, 1986, Compared with Dec. 31, 1985

IRA Rank 1986	IRA Rank 1985		Amount in IRA Accounts 12/31/86	Amount in IRA Accounts 12/31/85	% Chg.	IRAs as % of Deposits 12/31/86	IRAs as % of Deposits 12/31/85	Deposit Rank 1986	Deposit Rank 1985
1	1	Home Savings of America FA, Irwindale, Calif.	1,504,648,000	1,787,869,000	+ 8.4	6.91	9.18	1	1
2	8	First Nationwide Bank, FSB, San Francisco	1,295,439,000	623,670,569	+107.7	11.69	7.09	7	8
3	2	Great Western Bank, FSB, Beverly Hills	1,193,000,000	1,018,519,000	+17.1	6.58	5.84	2	2
4	3	Goldome FSB, Buffalo, N.Y.	1,038,894,000	895,566,000	+16.0	9.43	9.27	8	7
5	6	American S & L Assn., Stockton, Calif.	989,281,000	729,058,000	+35.7	5.83	4.18	3	3
6	5	Meritor Savings Bank, Philadelphia	978,825,000	856,080,000	+14.3	7.72	6.60	6	5
7	..	California Federal S & L Assn., Los Angeles	843,900,000	N.A.	...	5.46	N.A.	4	4
8	5	Bowery Savings Bank, New York	799,381,000	735,794,000	+ 8.6	15.56	14.59	20	18
9	7	Dime Savings Bank of New York FSB	766,208,000	667,947,000	+14.7	11.85	9.92	15	12
10	10	City Federal Savings Bank, Elizabeth, N.J.	727,739,000	568,431,000	+28.0	10.40	8.79	12	13
11	..	CrossLand Savings FSB, Brooklyn, N.Y.	689,368,477	N.A.	.....	10.02	....	13	11
12	9	Glendale Fed. S & L Assn., Calif.	640,355,000	578,691,518	+10.7	5.04	5.27	5	6
13	13	Anchor Savings Bank FSB, Northport, N.Y.	636,785,000	456,241,241	+39.6	9.85	7.77	14	16
14	11	World Savings, FS&LA, Oakland, Calif.	600,046,000	555,014,000	+ 8.1	7.79	7.30	11	9
15	12	Empire of America FSB, Buffalo, N.Y.	592,550,000	504,088,000	+ 17.5	11.93	10.27	23	21
16	14	Home Federal S&L Assn. of San Diego, Calif.	539,447,235	450,044,000	+19.9	6.30	6.06	10	10
17	18	Talman Home Federal S&L Assn., Chicago	479,912,000	366,106,000	+31.1	10.11	7.30	24	19
18	16	Citicorp Savings of Illinois, FS & LA, Chicago	466,962,000	412,159,246	+13.3	12.83	11.31	34	29
19	19	Peoples' Bank-Bridgeport, Conn.	439,919,000	363,635,000	+21.0	10.11	9.62	26	28
20	24	Navy Federal Credit Union, Washington, D.C.	428,700,000#	306,754,914#	+39.8	22.10	17.87	..	..
21	15	Dollar-Dry Dock SB, Bronx, N.Y.	423,500,000	436,780,000	- 3.0	10.70	9.93	30	25
22	17	Sears Savings Bank, Glendale, Calif.	419,246,106	409,333,000	+ 2.4	8.29	8.28	21	20
23	36	Great American First Savings Bank, San Diego, Calif.	382,458,000	228,358,000	+67.5	4.31	3.88	9	15
24	23	Benjamin Franklin FS&LA, Portland, Ore.	382,373,325	335,103,274	+14.1	13.32	12.42	50	49
25	30	Long Island Savings Bank FSB, Syosset, N.Y.	375,306,000	289,831,000	+29.5	8.95	5.16	27	30
		TOTAL FOR TOP 25★	**$17.60 billion**	**$14.33 billion**	**+22.8**				
		TOTAL FOR ALL THRIFTS	**$96.20 billion**	**$80.90 billion**	**+18.9**	**7.74**	**7.60**		
		TOP 25's PERCENT SHARE	**18.29%**	**17.71%**					
		TOTAL FOR ALL INSTITUTIONS†	**$179.70 billion**	**$148.40 billion**	**+21.1**				
		TOP 25's PERCENT SHARE:	**9.79%**	**9.66%**					

(#)— Data are for June 30. ★— 1985 data are for the top 25 that year. †-IRA and Keogh plan deposits held at commercial banks, thrift institutions, and money market funds. The source of the data for all thrifts and for all institutions is the Federal Reserve Board's H.6 Release.

Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1986

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
ALABAMA	65	AmSouth Bank NA, Birmingham	4,446,849,000	64,673,000	20,922,000	167,835,000	622,971,000	412,074,000
	89	First Alabama Bank, Montgomery	3,454,611,000	50,390,000	0	114,589,000	357,586,000	381,713,000
	131	Central Bank of the South, Birmingham	2,372,089,000	35,334,000	0	115,047,000	170,852,000	517,532,000
	157	SouthTrust Bank of Alabama NA, Birmingham	1,977,686,000	27,252,000	220,141,000	52,328,000	55,700,000	285,098,000
ARIZONA	22	Valley National Bank, Phoenix	9,218,623,000	86,228,000	0	285,756,000	673,691,000	2,346,211,000
	48	First Interstate Bank of Arizona NA, Phoenix	5,702,441,000	79,047,000	25,805,000	147,416,000	440,150,000	1,326,001,000
	80	Arizona Bank, Phoenix	3,763,043,000	36,382,000	0	56,929,000	235,264,000	1,061,907,000
	139	United Bank of Arizona, Phoenix	2,224,049,000	21,354,000	10,000,000	36,876,000	32,858,000	712,631,000
CALIFORNIA	2	Bank of America NT&SA, San Francisco	76,084,000,000	(442,000,000)	21,359,000,000	1,968,000,000	3,904,000,000	12,148,000,000
	7	Security Pacific National Bank, Los Angeles	34,574,626,000	300,707,000	6,658,891,000	776,909,000	1,133,647,000	4,359,378,000
	9	Wells Fargo Bank NA, San Francisco	33,286,916,000	183,230,000	922,350,000	1,788,548,000	3,433,683,000	7,423,231,000
	12	First Interstate Bank of California, Los Angeles	18,115,591,000	173,994,000	1,522,181,000	261,280,000	1,502,195,000	2,896,318,000
	27	Union Bank, Los Angeles	8,122,922,000	58,446,000	297,796,000	37,050,000	262,928,000	1,334,740,000
	55	California First Bank, San Francisco	5,268,106,000[1]	30,733,000	536,663,000	188,751,000	380,908,000	828,363,000
	76	Sanwa Bank California, San Francisco	3,898,471,000	11,355,000	291,348,000	88,235,000	229,465,000	683,830,000
	104	Sumitomo Bank of California, San Francisco	2,969,141,000	14,814,000	304,354,000	76,529,000	165,764,000	470,173,000
	115	Bank of California NA, San Francisco	2,746,841,000	17,931,000	675,693,000	14,065,000	119,371,000	715,311,000
	119	City National Bank, Beverly Hills	2,669,512,000	29,784,000	0	36,386,000	262,267,000	903,331,000
	142	Imperial Bank, Los Angeles	2,188,467,000	33,823,000	0	2,864,000	50,688,000	217,693,000
	179	Mitsui Manufacturers Bank, Los Angeles	1,679,677,000	(25,216,000)	0	12,369,000	73,666,000	452,470,000
	219	Hibernia Bank, San Francisco	1,330,473,000	11,703,000	2,897,000	18,350,000	132,619,000	415,286,000
	236	Mitsubishi Bank of California, Los Angeles	1,242,906,000	11,015,000	5,000,000	11,651,000	53,636,000	125,027,000
	239	San Diego Trust & Savings Bank	1,194,804,902	8,354,000	0	56,814,000	210,328,000	271,230,000
	253	Bank of the West, San Francisco	1,130,252,000	6,700,000	0	43,318,000	127,269,000	239,511,000
	255	Barclays Bank of California, San Francisco	1,124,398,000	5,502,000	0	41,877,000	25,122,000	277,329,000
	267	Westamerica Bank NA, San Rafael	1,078,063,000	N.A.	0	54,902,000	181,408,000	242,373,000
	269	Central Bank, San Francisco	1,062,518,600	N.A.	N.A.	N.A.	N.A.	N.A.
COLORADO	158	United Bank of Denver NA	1,972,182,000	22,356,000	92,741,000	30,569,000	113,224,000	339,362,000
	193	First Interstate Bank of Denver NA	1,568,223,000	8,202,000	63,373,000	19,501,000	104,660,000	319,412,000
	298	Colorado National Bank, Denver	958,604,000	2,295,000	0	35,135,000	71,560,000	99,464,000
CONNECTICUT	33	Connecticut Bank & Trust Co. NA, Hartford	7,215,016,000	73,507,000	292,771,000	298,141,000	647,762,000	1,216,544,000
	36	Connecticut National Bank, Hartford	7,045,299,000	73,900,000	99,425,000	392,339,000	487,616,000	913,793,000
	135	Union Trust Co., Stamford	2,296,240,000	33,694,000	10,305,000	144,716,000	180,237,000	717,215,000
	159	Citytrust, Bridgeport	1,966,164,000	20,181,000	0	81,612,000	84,234,000	430,410,000
	170	Bank of Boston Connecticut, Waterbury	1,865,752,000	16,773,000	10,498,000	74,494,000	236,539,000	302,116,000
DELAWARE	141	Wilmington Trust Co.	2,196,006,000	34,044,000	0	100,801,000	170,682,000	428,523,000
	223	Bank of Delaware, Wilmington	1,318,743,000	16,270,000	0	69,619,000	80,932,000	355,584,000
	228	Manufacturers Hanover Bank (Delaware), Wilmington	1,277,068,647	22,299,000	487,444,000	0	0	308,707,000
	231	Morgan Bank (Delaware), Wilmington	1,256,227,000	42,281,000	362,709,000	0	0	0
	256	Chase Manhattan Bank (USA) NA, Wilmington	1,121,748,000	119,018,000	0	2,370,000	0	939,242,000
	275	Greenwood Trust Co., New Castle	1,048,444,000	N.A.	N.A.	N.A.	N.A.	N.A.
	300	Delaware Trust Co., Wilmington	951,852,000	8,296,000	N.A.	N.A.	N.A.	N.A.
DISTRICT OF COLUMBIA	61	Riggs National Bank, Washington	4,832,701,000	33,224,000	1,471,647,000	88,506,000	308,617,000	1,335,197,000
	81	American Security Bank NA, Washington	3,714,283,000	34,049,000	738,112,000	19,222,000	234,753,000	767,314,000
	206	National Bank of Washington, Washington	1,456,468,000	11,859,000	100,695,000	30,808,000	127,052,000	299,410,000
	225	First American Bank NA, Washington	1,299,986,000	N.A.	N.A.	N.A.	N.A.	N.A.
FLORIDA	21	Southeast Bank NA, Miami	9,461,003,000	84,816,000	345,197,000	123,691,000	1,005,362,000	2,254,357,000
	38	NCNB National Bank of Florida, Tampa	6,746,423,000	73,846,000	233,562,000	105,938,000	798,040,000	1,530,083,000
	46	Florida National Bank, Jacksonville	5,795,374,000	32,973,000	18,684,000	121,513,000	530,764,000	1,845,682,000
	54	First Union National Bank of Florida, Jacksonville	5,346,832,000	47,672,000	0	165,797,000	672,781,000	1,591,683,000
	71	First Florida Bank NA, Tampa	4,072,068,000	47,838,000	0	79,630,000	151,909,000	861,436,000
	74	Barnett Bank of South Florida NA, Miami	4,004,588,000	N.A.	N.A.	N.A.	N.A.	N.A.
	117	Sun Bank NA, Orlando	2,735,017,000	N.A.	N.A.	N.A.	N.A.	N.A.
	169	Barnett Bank of Southwest Fla., Sarasota	1,878,772,000	N.A.	N.A.	N.A.	N.A.	N.A.
	180	Sun Bank/Miami NA, Miami	1,660,762,000	15,429,000	0	18,659,000	169,589,000	450,124,000
	182	Sun Bank/South Florida NA, Fort Lauderdale	1,624,663,000	14,895,000	0	30,718,000	313,241,000	453,589,000
	187	Barnett Bank of Palm Beach Cty., West Palm Beach	1,600,214,000	N.A.	N.A.	N.A.	N.A.	N.A.
	201	Barnett Bank of Central Florida NA, Winter Park	1,519,424,000	N.A.	N.A.	N.A.	N.A.	N.A.
	229	Barnett Bank of Jacksonville NA	1,268,547,000	18,870,000	0	36,674,000	121,100,000	291,509,000
	244	Sun Bank of Tampa Bay, Tampa	1,176,700,000	N.A.	N.A.	N.A.	N.A.	N.A.
	254	First American Bank & Trust, North Palm Beach	1,126,382,000	N.A.	N.A.	N.A.	N.A.	N.A.
	286	Barnett Bank of Tampa NA	1,007,162,000	6,886,000	0	35,732,000	29,538,000	252,104,000
GEORGIA	35	Citizens & Southern National Bank, Atlanta	7,198,662,000	114,499,000	453,206,000	266,590,000	524,824,000	1,484,408,000
	60	First National Bank, Atlanta	4,976,636,000	50,323,000	197,640,000	171,845,000	284,753,000	1,126,149,000
	90	Trust Company Bank, Atlanta	3,387,271,000	73,303,000	162,075,000	111,474,000	199,255,000	779,417,000
	163	Bank South NA, Atlanta	1,945,493,000	23,113,000	1,915,000	58,986,000	151,422,000	472,478,000
	234	National Bank of Georgia, Atlanta	1,247,533,000	N.A.	N.A.	N.A.	N.A.	N.A.
HAWAII	68	Bank of Hawaii, Honolulu	4,320,112,000	N.A.	N.A.	N.A.	N.A.	N.A.
	102	First Hawaiian Bank, Honolulu	2,996,423,000	29,210,000	117,176,000	116,201,000	330,682,000	482,969,000
IDAHO	140	Idaho First National Bank, Boise	2,220,140,000	13,836,000	0	102,583,000	208,625,000	602,579,000
	205	First Security Bank of Idaho NA, Boise	1,462,696,000	7,610,000	0	89,973,000	170,201,000	279,534,000
ILLINOIS	10	First National Bank, Chicago	24,909,690,000	124,396,000	13,235,252,000	927,770,000	237,383,000	1,326,673,000
	11	Continental Illinois Nat'l Bank & Trust Co., Chicago	18,695,628,000	119,036,000	9,689,646,000	185,687,000	61,554,000	1,507,506,000
	42	Harris Trust & Savings Bank, Chicago	6,096,175,000	50,913,000	1,480,215,000	214,895,000	196,812,000	708,871,000
	59	Northern Trust Co., Chicago	5,013,678,000	42,072,000	1,035,634,000	84,322,000	221,083,000	904,571,000
	100	American National Bank & Trust Co., Chicago	3,023,234,000	39,794,000	254,406,000	42,123,000	101,975,000	562,041,000
	212	Exchange National Bank, Chicago	1,412,419,000	10,889,000	76,884,000	48,015,000	50,640,000	257,714,000
	283	LaSalle National Bank, Chicago	1,096,086,000	11,270,000	8,400,000	33,968,000	51,726,000	218,786,000
INDIANA	103	Indiana National Bank, Indianapolis	2,989,642,000	37,092,000	16,600,000	120,402,000	280,268,000	618,680,000
	111	Bank One Indianapolis NA	2,790,138,000	29,506,000	91,614,000	93,472,000	285,786,000	541,896,000
	160	Merchants National Bank & Trust Co., Indianapolis	1,965,399,000	20,055,000	126,334,000	127,717,000	239,075,000	235,680,000
	278	Summit Bank, Fort Wayne	1,030,733,000	12,823,000	0	46,616,000	36,677,000	123,052,000
IOWA	252	Norwest Bank Des Moines NA	1,132,949,000	10,710,000	0	43,308,000	92,003,000	118,506,000
KANSAS	249	Bank IV Wichita NA	1,143,485,000	20,486,000	0	62,685,000	66,239,000	252,698,000
KENTUCKY	110	Citizens Fidelity Bank & Trust Co., Louisville	2,816,220,000	45,614,000	229,321,000	156,342,000	135,061,000	320,027,000
	113	First National Bank, Louisville	2,785,161,000	36,510,000	86,968,000	133,673,000	178,136,000	398,929,000
	195	Liberty National Bank & Trust Co., Louisville	1,556,551,000	18,512,000	4,783,000	79,141,000	195,661,000	218,338,000
	292	First Security Nat'l Bank & Trust Co., Lexington	977,199,000	11,647,000	0	31,982,000	198,346,000	147,630,000
LOUISIANA	143	Hibernia National Bank, New Orleans	2,177,568,000	N.A.	N.A.	N.A.	N.A.	N.A.
	152	Whitney National Bank, New Orleans	2,072,152,000	28,995,000	0	17,886,000	158,945,000	128,173,000
	185	First National Bank of Commerce, New Orleans	1,616,015,000	18,768,000	45,399,000	39,301,000	100,481,000	419,805,000
	230	Louisiana National Bank, Baton Rouge	1,257,742,000	(2,034,000)	0	71,814,000	41,258,000	377,461,000
	280	First National Bank, Shreveport	1,022,936,000	5,061,000	0	55,254,000	86,013,000	198,762,000
	291	Commercial National Bank, Shreveport	981,953,000	N.A.	N.A.	N.A.	N.A.	N.A.
MAINE	251	Casco Northern Bank NA, Portland	1,139,885,000	12,876,000	0	43,267,000	119,576,000	230,403,000

A selected breakdown of deposit accounts for the top 300 commercial banks in total deposits on 12/31/86 from American Banker's "Roll Call" questionnaire, which asks for deposits as reported on the Federal regulatory report of condition. The breakdown includes deposits in foreign offices, which are deposits booked by the bank's foreign offices (RC-item 13b). Also included are the following three deposit accounts booked by the domestic offices of the bank: **IRAs**— Individual retirement accounts plus Keogh Plan accounts (RC-Schedule E, memo item 1a); **NOW Accounts**— Negotiable orders of withdrawal, including "Super NOWs" introduced in January 1983 (RC-Schedule E, memo item 3); and **MMDA's**— Money market deposit accounts— introduced in December 1982 (RC-Schedule E, memo item 4). **Net income** is for the full year 1986. ( )— Indicates a loss. N.A.— Not available. (1)— Deposit total corrected since publication on 3/19/87. The bank's rank was not affected by the change. **Please note:** Schedule E, item 3 "All NOW Accounts" was changed by Federal regulators within the last year to include both NOW and Super NOW accounts. Previously, item 3 included Super NOWs only. Unaware of this change, American Banker asked banks to report: "Super NOW accounts (RC-Schedule E, memo item 3)". Most banks reported the new combined figure for NOW accounts, but some reported only Super Nows. American Banker has either checked the Federal regulatory reports of condition or phoned the large banks to insure the accuracy of the NOW account column. However, the NOW account data for approximately 25% of the top 300 banks could not be verified. Therefore, it is possible that some of the these banks may have reported Super Now accounts only.

Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1986

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
MARYLAND	47	Maryland National Bank, Baltimore	5,789,068,000	91,800,000	483,225,000	263,631,000	293,950,000	1,252,117,000
	82	First National Bank of Maryland, Baltimore	3,640,641,000	24,235,000	345,544,000	197,796,000	172,000,000	669,048,000
	106	Equitable Bank NA, Baltimore	2,925,112,000	N.A.	N.A.	N.A.	N.A.	N.A.
	116	Sovran Bank/Maryland, Bethesda	2,736,810,000	33,920,000	0	145,560,000	295,530,000	639,180,000
	149	Signet Bank/Maryland, Baltimore	2,115,776,000	23,610,000	24,751,000	106,201,000	155,174,000	451,110,000
	165	Bank of Baltimore	1,929,407,000	9,408,000	0	85,279,000	56,209,000	401,302,000
	222	Citizens Bank & Trust Co., Riverdale	1,321,771,377	N.A.	N.A.	N.A.	N.A.	N.A.
	273	Mercantile-Safe Deposit & Trust Co., Baltimore	1,055,596,000	20,206,000	0	59,381,000	11,279,000	156,055,000
MASSACHUSETTS	14	First National Bank, Boston	16,689,981,000	132,600,000	6,094,794,000	292,127,000	517,984,000	2,947,303,000
	31	Bank of New England NA, Boston	7,337,376,000	85,979,000	658,476,000	125,087,000	327,028,000	1,646,254,000
	37	Boston Safe Deposit & Trust Co.	6,830,142,000	117,789,000	610,763,000	2,404,000	22,537,000	2,167,281,000
	56	State Street Bank & Trust Co., Boston	5,254,894,000	68,768,000	564,990,000	8,917,000	90,775,000	772,773,000
	76	Shawmut Bank NA, Boston	3,790,637,000	39,445,000	198,184,000	37,886,000	210,488,000	591,941,000
	123	BayBank Middlesex, Burlington	2,536,684,000	N.A.	N.A.	N.A.	N.A.	N.A.
	227	Bank of New England-West NA, Springfield	1,289,813,000	10,596,000	0	79,115,000	56,255,000	317,845,000
	246	BayBank Norfolk County Trust Co., Dedham	1,154,821,000	15,186,000	0	53,558,000	139,135,000	283,070,000
	265	Shawmut Worcester County Bank NA, Worcester	1,089,756,900	11,223,000	0	41,047,000	137,550,000	283,824,000
	266	Arlington Trust Co., Lawrence	1,077,325,000	11,402,000	0	70,867,000	123,315,000	249,027,000
MICHIGAN	20	National Bank of Detroit	9,714,319,000	110,443,000	1,342,407,000	429,621,000	426,354,000	1,447,542,000
	44	Comerica Bank-Detroit	5,911,414,000	52,054,000	238,645,000	407,263,000	294,903,000	1,426,172,000
	57	Manufacturers National Bank, Detroit	5,237,695,000	53,236,000	526,615,000	192,683,000	230,137,000	719,953,000
	130	Old Kent Bank & Trust Co., Grand Rapids	2,375,022,000	N.A.	N.A.	N.A.	N.A.	N.A.
	168	Michigan National Bank, Detroit	1,881,591,000	14,332,000	4,501,000	88,734,000	67,535,000	285,939,000
	208	Michigan National Bank, Lansing	1,449,501,000	19,654,000	0	77,637,000	104,611,000	237,506,000
	266	Security Bank & Trust Co., Southgate	1,080,017,000	8,825,000	0	116,214,000	93,690,000	0
	296	Citizens Commercial & Savings Bank, Flint	962,779,000	10,030,000	0	51,700,000	73,687,000	60,638,000
MINNESOTA	45	First National Bank, Minneapolis	5,826,850,000	105,972,000	1,476,673,000	62,384,000	194,222,000	207,055,000
	70	Norwest Bank Minneapolis NA	4,104,098,000	28,277,000	542,845,000	100,329,000	216,134,000	297,183,000
	95	First National Bank, St. Paul	3,202,279,000	51,408,000	254,316,000	145,479,000	164,084,000	122,560,000
	257	Marquette Bank Minneapolis NA	1,116,423,000	6,820,000	0	71,375,000	82,004,000	151,686,000
MISSISSIPPI	144	Deposit Guaranty National Bank, Jackson	2,167,631,000	29,133,000	306,000	112,999,000	183,045,000	445,683,000
	161	Trustmark National Bank, Jackson	1,961,470,949	23,131,000	0	74,539,000	75,432,000	424,108,000
	285	Sunburst Bank, Grenada	1,008,728,000	13,588,000	0	38,354,000	82,880,000	167,938,000
	294	Bank of Mississippi, Tupelo	972,022,000	9,241,000	0	44,408,000	80,702,000	149,648,000
MISSOURI	97	Mercantile Bank NA, St. Louis	3,126,033,000	49,616,000	320,659,000	84,228,000	218,023,000	420,222,000
	99	Boatmen's National Bank, St. Louis	3,072,712,000	43,859,000	17,040,000	74,230,000	295,168,000	416,473,000
	126	Centerre Bank NA, St. Louis	2,483,740,000	17,884,000	73,116,000	66,727,000	172,885,000	199,803,000
	200	Commerce Bank of St. Louis County NA, Clayton	1,529,180,000	13,201,000	0	52,270,000	259,252,000	346,787,000
	215	United Missouri Bank of Kansas City NA	1,379,970,000	19,811,000	0	18,503,000	53,090,000	129,598,000
	220	Boatmen's First National Bank, Kansas City	1,327,742,000	11,316,000	811,739,000	33,734,000	88,601,000	166,269,000
	233	Merchants Bank, Kansas City	1,249,572,000	14,514,000	0	17,280,000	57,008,000	464,435,000
	243	Commerce Bank of Kansas City NA, Kansas City	1,182,532,000	13,477,000	0	15,069,000	116,002,000	175,263,000
	281	Mark Twain Bank NA, Ladue	1,014,227,000	8,094,000	0	39,218,000	79,282,000	357,952,000
NEBRASKA	241	Norwest Bank Nebraska NA, Omaha	1,192,698,000	N.A.	N.A.	N.A.	N.A.	N.A.
	288	FirsTier Bank NA, Omaha	994,429,000	N.A.	N.A.	N.A.	N.A.	N.A.
NEVADA	122	First Interstate Bank of Nevada NA, Reno	2,605,685,000	41,535,000	124,000	83,722,000	321,386,000	507,100,000
	232	Valley Bank of Nevada, Las Vegas	1,253,615,752	9,870,000	0	36,642,000	173,697,000	173,519,000
NEW JERSEY	34	First Fidelity Bank NA, Newark	7,209,772,000	69,132,000	377,643,000	235,123,000	497,320,000	1,081,256,000
	93	Midlantic National Bank, Newark	3,316,147,000	43,007,000	93,742,000	88,943,000	214,884,000	510,533,000
	112	United Jersey Bank, Hackensack	2,785,454,000	32,710,000	948,000	154,361,000	181,631,000	664,083,000
	125	Midlantic National Bank/North, West Paterson	2,497,782,000	29,461,000	19,341,000	114,801,000	172,586,000	517,878,000
	128	National Community Bank, Rutherford	2,435,807,221	N.A.	N.A.	N.A.	N.A.	N.A.
	156	New Jersey National Bank, Pennington	1,994,164,000	N.A.	7,990,000	68,706,000	127,633,000	654,443,000
	164	First Jersey National Bank, Jersey City	1,940,916,000	N.A.	N.A.	N.A.	N.A.	N.A.
	172	Citizens First National Bank, Ridgewood	1,826,334,000	23,832,000	0	143,212,000	175,728,000	433,750,000
	173	Midlantic National Bank/South, Cherry Hill	1,802,485,000	25,164,000	0	84,498,000	90,619,000	333,989,000
	183	National State Bank, Elizabeth	1,624,149,000	13,751,000	0	35,606,000	168,432,000	309,674,000
	196	First National Bank, Toms River	1,548,080,000	17,246,000	0	28,942,000	24,616,000	421,738,000
	197	First Fidelity Bank NA, Burlington Twp.	1,546,848,000	16,574,000	0	67,491,000	202,425,000	310,778,000
	204	Horizon Bank NA, Morristown	1,467,768,000	17,337,000	0	92,645,000	190,261,000	258,220,000
	216	First Fidelity Bank NA/North Jersey, Totowa	1,397,975,000	18,473,000	0	78,806,000	138,570,000	211,948,000
	218	Valley National Bank, Passaic	1,347,445,000	29,468,000	0	42,862,309	N.A.	433,733,708
	245	Trust Company of New Jersey, Jersey City	1,166,419,000	8,800,000	0	68,595,000	40,287,000	185,110,000
	247	Princeton Bank	1,149,722,000	12,902,000	0	48,704,000	120,506,000	241,832,000
	259	Midlantic National Bank/Merchants, Neptune	1,108,499,000	12,938,000	0	44,939,000	78,545,000	277,055,000
	277	Summit Trust Co.	1,033,629,000	11,405,000	0	58,027,000	62,883,000	323,240,000
	283	Central Jersey Bank & Trust Co., Freehold	1,013,947,000	14,522,000	0	42,547,000	119,012,000	215,911,000
NEW MEXICO	213	Sunwest Bank of Albuquerque NA	1,411,564,000	22,906,000	0	80,082,000	200,789,000	334,663,000
NEW YORK	1	Citibank NA, New York	102,933,000,000	803,000,000	62,156,000,000	1,370,000,000	1,912,000,000	10,037,000,000
	3	Chase Manhattan Bank NA, New York	60,899,893,000	474,438,000	30,964,828,000	710,967,000	1,249,209,000	7,558,204,000
	4	Manufacturers Hanover Trust Co., New York	46,117,000,000	228,000,000	20,680,000,000	689,000,000	937,000,000	5,152,000,000
	5	Morgan Guaranty Trust Co., New York	44,935,863,000	783,319,000	29,504,850,000	0	0	1,045,513,000
	6	Chemical Bank, New York	39,163,000,000	335,000,000	12,487,000,000	516,000,000	1,626,000,000	5,800,000,000
	8	Bankers Trust Co., New York	34,162,759,000	352,896,000	21,676,063,000	21,195,000	159,383,000	2,280,321,000
	13	Marine Midland Bank NA, Buffalo	17,034,413,000	109,426,000	4,677,636,000	487,883,000	1,037,570,000	2,574,534,000
	16	Bank of New York	14,970,194,000	109,888,000	4,364,961,000	249,284,000	632,081,000	3,148,055,000
	17	Irving Trust Co., New York	12,662,578,000	103,970,000	5,720,570,000	61,225,000	179,709,000	437,430,000
	18	Republic National Bank, New York	11,139,069,000	169,079,000	6,826,166,000	90,149,000	126,045,000	919,653,000
	23	National Westminster Bank USA, New York	8,784,311,000	67,673,000	1,625,864,000	240,688,000	458,397,000	1,655,485,000
	58	Bank of Tokyo Trust Co., New York	5,168,657,000	30,356,000	2,015,639,000	0	96,756,000	58,454,000
	64	European American Bank, New York	4,593,372,000	27,213,000	567,748,000	218,276,000	148,899,000	1,144,254,000
	79	Citibank (New York State) NA, Rochester	3,767,240,000	N.A.	N.A.	N.A.	N.A.	N.A.
	85	Chase Lincoln First Bank NA, Rochester	3,509,529,000	30,850,000	0	201,226,000	305,526,000	631,149,000
	87	Israel Discount Bank, New York	3,496,932,000	12,210,000	1,318,028,000	4,028,000	105,915,000	712,955,000
	98	Norstar Bank of Upstate NY, Albany	3,084,862,000	36,202,000	0	87,584,000	263,854,000	663,360,000
	101	Industrial Bank of Japan Trust Co., New York	3,017,518,000	10,720,000	1,778,622,000	0	0	0
	105	Fuji Bank & Trust Co., New York	2,933,972,000	N.A.	N.A.	N.A.	N.A.	N.A.
	121	Bank Leumi Trust Co., New York	2,616,152,000	N.A.	N.A.	N.A.	N.A.	N.A.
	129	United States Trust Co., New York	2,391,550,000	30,930,000	108,642,000	1,450,000	459,000	667,827,000
	133	Manufacturers & Traders Trust Co., Buffalo	2,327,661,000	23,769,000	183,854,000	109,068,000	230,895,000	538,082,000
	151	Barclays Bank of New York NA	2,084,769,000	N.A.	N.A.	N.A.	N.A.	N.A.
	167	Key Bank NA, Albany	1,900,898,000	21,871,000	0	47,628,000	145,037,000	399,084,000
	189	Long Island Trust Co. NA, Garden City	1,589,360,000	11,061,000	34,156,000	76,657,000	66,744,000	285,571,000
	194	Norstar Bank, Rochester	1,564,329,000	N.A.	N.A.	N.A.	N.A.	N.A.
	211	IBJ Schroder Bank & Trust Co., New York	1,413,195,000	2,241,000	749,706,000	0	0	312,086,000
	216	Norstar Bank of Long Island, Hempstead	1,372,612,000	16,762,000	0	30,855,000	120,987,000	448,117,000
	235	Daiwa Bank Trust Co., New York	1,245,058,704	5,014,000	763,945,000	0	1,411,000	8,418,000
	237	Norstar Bank NA, Buffalo	1,214,926,668	15,065,000	0	55,589,000	145,033,000	273,128,000
	242	Key Bank of Central New York, Syracuse	1,189,410,000	13,776,000	0	17,280,000	106,016,000	250,236,000
	260	Amalgamated Bank, New York	1,105,358,125	12,833,000	0	30,024,000	38,837,000	356,918,000
	293	First American Bank of New York	975,302,000	(2,571,000)	N.A.	18,871,000	70,211,000	185,456,000
	295	UBAF Arab American Bank, New York	965,860,000	N.A.	N.A.	N.A.	N.A.	N.A.
	297	Brown Brothers Harriman & Co., New York	961,734,562	N.A.	N.A.	N.A.	N.A.	N.A.

Footnotes appear on page 15.

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Top Deposit-Takers Among Commercial Banks

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1986

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	Deposits in Foreign Offices	IRAs	NOW Accounts	MMDAs
NORTH CAROLINA	19	NCNB National Bank of North Carolina, Charlotte	9,847,559,000	127,716,000	1,250,781,000	504,164,000	631,774,000	1,422,150,000
	25	Wachovia Bank & Trust Co. NA, Winston-Salem	8,608,158,058	122,921,000	490,514,000	413,273,000	623,755,000	1,955,022,000
	29	First Union National Bank, Charlotte	7,597,348,000	211,770,000	293,999,000	416,209,000	788,334,000	1,458,367,000
	109	Branch Banking & Trust Co., Wilson	2,836,926,000	28,309,000	0	112,923,000	285,024,000	786,167,000
	120	First-Citizens Bank & Trust Co., Raleigh	2,632,843,000	23,822,000	0	136,715,000	310,398,000	633,466,000
	191	United Carolina Bank, Whiteville	1,575,631,000	17,203,000	0	73,611,000	126,090,000	479,784,000
	203	Southern National Bank, Lumberton	1,486,717,000	14,330,000	0	61,205,000	174,231,000	498,995,000
	250	Central Carolina Bank & Trust Co. NA, Durham	1,141,457,000	15,668,000	0	57,254,000	118,406,000	348,456,000
OHIO	43	AmeriTrust Co. NA, Cleveland	6,081,623,000	80,246,000	230,056,000	348,406,000	350,937,000	1,140,452,000
	52	Huntington National Bank, Columbus	5,414,927,000	59,653,000	185,964,000	292,496,000	335,649,000	961,877,000
	72	National City Bank, Cleveland	4,020,597,000	72,156,000	152,975,000	276,227,000	121,065,000	590,743,000
	75	Society National Bank, Cleveland	3,968,552,000	52,251,000	147,735,000	224,816,000	280,806,000	762,059,000
	83	BancOhio National Bank, Columbus	3,592,106,000	51,339,000	28,979,000	215,827,000	320,201,000	577,482,000
	138	Bank One Columbus NA	2,227,420,921	N.A.	N.A.	N.A.	N.A.	N.A.
	147	Central Trust Co. NA, Cincinnati	2,149,022,000	27,406,000	0	134,094,000	220,376,000	498,394,000
	148	Toledo Trust Co.	2,133,315,000	20,505,000	0	123,769,000	237,410,000	221,216,000
	162	Fifth Third Bank, Cincinnati	1,952,343,000	43,464,000	3,110,000	97,919,000	139,463,000	484,991,000
	175	First National Bank, Cincinnati	1,779,710,000	N.A.	N.A.	N.A.	N.A.	N.A.
	186	Society Bank NA, Dayton	1,603,295,000	14,572,000	0	81,725,000	207,501,000	294,991,000
	188	First National Bank, Akron	1,591,697,783	22,817,000	0	87,511,000	138,568,000	298,665,000
	217	Bank One Dayton NA	1,369,514,000	23,874,000	11,350,000	72,112,000	154,051,000	317,955,000
	248	Bank One Cleveland NA	1,149,691,200	20,454,000	0	63,636,000	121,438,000	299,102,000
	262	Bank One of Eastern Ohio NA, Youngstown	1,102,370,000	17,078,000	0	71,835,000	93,706,000	236,872,000
	272	Provident Bank, Cincinnati	1,058,471,000	11,863,000	0	67,839,000	95,271,000	274,761,000
	276	Society Bank of Eastern Ohio NA, Canton	1,037,387,000	11,841,000	0	77,164,000	80,286,000	160,941,000
OKLAHOMA	174	Liberty National Bank & Trust Co., Oklahoma City	1,793,574,000	(34,174,000)	4,731,000	66,216,000	97,881,000	245,113,000
	190	Bank of Oklahoma NA, Tulsa	1,576,119,000	(83,178,000)	21,243,000	31,470,000	63,978,000	354,287,000
	274	First Interstate Bank of Oklahoma City NA	1,048,466,000	N.A.	N.A.	N.A.	1,379,723,000	N.A.
	284	First National Bank & Trust Co., Tulsa	1,013,899,000	(7,242,000)	44,701,000	25,148,000	48,260,000	100,090,000
OREGON	49	United States National Bank, Portland	5,638,056,000	70,595,000	6,456,000	270,589,000	213,697,000	1,425,236,000
	62	First Interstate Bank of Oregon NA, Portland	4,711,130,000	54,938,000	13,465,000	205,732,000	621,382,000	1,306,174,000
PENNSYLVANIA	15	Mellon Bank NA, Pittsburgh	15,049,613,000	138,008,000	3,294,756,000	237,008,000	540,914,000	2,759,086,000
	30	Pittsburgh National Bank	7,421,031,000	83,889,000	345,784,000	153,873,000	458,577,000	1,581,582,000
	32	Fidelity Bank NA, Malvern	7,242,812,000	67,971,000	1,162,428,000	288,162,000	442,153,000	1,617,385,000
	39	Philadelphia National Bank	6,442,770,000	70,677,000	907,818,000	198,728,000	220,303,000	953,151,000
	53	Meridian Bank, Reading	5,359,657,000	60,829,000	14,199,000	267,013,000	365,121,000	1,320,326,000
	67	Provident National Bank, Philadelphia	4,384,556,000	63,851,000	220,400,000	137,458,000	254,771,000	996,023,000
	73	First Pennsylvania Bank NA, Philadelphia	4,007,509,000	36,014,000	708,195,000	120,822,000	172,813,000	767,925,000
	88	Mellon Bank (East) NA, Philadelphia	3,486,800,000	18,184,000	0	148,857,000	207,931,000	1,147,501,000
	118	Continental Bank, Norristown	2,703,407,000	20,825,000	0	137,530,000	180,643,000	716,869,000
	132	Hamilton Bank, Lancaster	2,358,593,000	27,104,000	0	188,384,000	191,323,000	408,698,000
	155	Equibank, Pittsburgh	2,020,817,000	8,073,000	0	107,046,000	14,648,000	458,401,000
	171	Union National Bank, Pittsburgh	1,829,321,000	19,048,000	0	60,108,000	122,496,000	590,486,000
	177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,735,399,000	16,709,000	0	87,100,000	115,979,000	375,213,000
	202	Dauphin Deposit Bank & Trust Co., Harrisburg	1,491,600,000	130,001,000	1,275,415,000	90,350,000	182,784,000	252,247,000
	207	First Eastern Bank NA, Wilkes-Barre	1,455,386,000	14,522,000	0	64,314,000	83,569,000	309,960,000
	226	Merchants Bank NA, Allentown	1,296,180,130	19,097,522	1,123,159,874	70,739,947	133,715,505	264,175,450
	238	Commonwealth National Bank, Harrisburg	1,196,363,000	5,276,000	0	58,440,000	142,685,000	276,466,000
	287	First Seneca Bank, Butler	999,901,000	11,740,000	0	58,646,000	89,057,000	315,113,000
	290	United Penn Bank, Wilkes-Barre	986,211,000	10,084,000	0	42,794,000	80,697,000	188,329,000
PUERTO RICO	77	Banco Popular de Puerto Rico, San Juan	3,820,226,000	N.A.	N.A.	N.A.	N.A.	N.A.
	146	Banco de Ponce	2,151,508,496	24,473,678	0	N.A.	N.A.	N.A.
	258	Banco de Santander-Puerto Rico, Hato Rey	1,114,340,436	17,695,000	0	232,000	34,360,000	86,559,000
	270	Banco Central Corp., Hato Rey	1,061,881,452	N.A.	N.A.	N.A.	N.A.	N.A.
RHODE ISLAND	63	Fleet National Bank, Providence	4,620,169,000	63,714,000	1,041,752,000	160,332,000	195,696,000	824,614,000
	136	Rhode Island Hospital Trust Natl. Bank, Providence	2,265,439,000	24,325,000	24,485,000	110,117,000	200,923,000	570,821,000
SOUTH CAROLINA	91	South Carolina National Bank, Columbia	3,326,106,000	39,406,000	0	128,113,000	568,123,000	613,125,000
	114	Citizens & Southern National Bank, Charleston	2,775,854,470	30,955,000	0	94,246,000	342,127,000	612,211,000
	176	NCNB South Carolina, Columbia	1,757,860,000	20,484,000	0	896,000	195,843,000	386,081,000
	282	First Union National Bank, Greenville	1,014,130,000	(3,102,000)	0	38,725,000	98,154,000	258,774,000
SOUTH DAKOTA	178	Citibank (South Dakota) NA, Sioux Falls	1,691,402,000	228,290,000	0	1,025,528	25,850,000	223,693,000
	221	Norwest Bank South Dakota NA, Sioux Falls	1,321,967,000	8,362,000	0	67,198,000	205,44[illegible],000	202,491,000
TENNESSEE	69	First Tennessee Bank NA, Memphis	4,255,373,000	46,650,000	0	118,978,000	190,166,000	423,108,000
	145	First American National Bank, Nashville	2,157,362,000	27,940,000	48,498,000	61,413,000	184,813,000	272,350,000
	153	Third National Bank, Nashville	2,070,662,000	14,512,000	42,606,000	87,992,000	202,130,000	225,456,000
	166	Commerce Union Bank, Nashville	1,913,838,000	25,307,000	60,277,000	93,143,000	226,751,000	228,802,000
	199	Union Planters National Bank, Memphis	1,533,295,000	N.A.	N.A.	N.A.	N.A.	N.A.
	279	National Bank of Commerce, Memphis	1,026,522,000	15,016,000	0	38,281,000	148,008,000	166,8[illegible]3,000
TEXAS	24	RepublicBank Dallas NA	8,623,009,000	55,226,000	2,377,827,000	74,033,000	212,549,000	533,650,000
	50	Texas Commerce Bank NA, Houston	5,607,112,000	50,364,000	1,369,230,000	26,438,000	159,927,000	409,376,000
	51	MBank Dallas NA	5,465,342,000	(99,328,000)	568,508,000	21,371,000	75,070,000	248,471,000
	84	InterFirst Bank Dallas NA	3,525,388,000	(137,188,000)	813,138,000	23,578,000	128,454,000	180,361,000
	86	MBank Houston NA	3,498,278,000	(62,922,000)	374,596,000	36,679,000	104,179,000	243,204,000
	92	First City National Bank, Houston	3,324,729,000	(308,494,000)	511,769,000	32,043,000	130,766,000	192,097,000
	107	Allied Bank of Texas, Houston	2,896,918,000	(10,968,000)	177,760,000	22,845,000	58,861,000	465,671,000
	154	Texas American Bank/Fort Worth NA	2,039,237,000	(23,956,000)	79,065,000	45,670,000	83,509,000	196,534,000
	192	Frost National Bank, San Antonio	1,573,168,380	6,832,000	0	10,553,000	104,701,000	306,055,000
	209	RepublicBank Houston NA	1,436,548,000	N.A.	N.A.	N.A.	N.A.	N.A.
	224	InterFirst Bank Austin NA	1,306,282,000	N.A.	N.A.	N.A.	N.A.	N.A.
	261	NBC Bank-San Antonio NA	1,105,235,525	8,300,282	522,000	11,186,000	N.A.	177,801,542
	271	Texas Commerce Bank-Austin NA	1,060,541,000	2,375,000	0	11,769,000	106,731,000	230,373,000
	289	InterFirst Bank Fort Worth NA	994,346,000	(16,969,000)	15,286,000	29,195,000	92,032,000	86,346,000
	299	Laredo National Bank	957,359,000	4,528,000	0	1,765,000	54,760,000	142,143,000
UTAH	134	First Security Bank of Utah NA, Ogden	2,298,064,000	830,000	15,176,000	93,435,000	242,929,000	267,417,000
	137	Zions First National Bank, Salt Lake City	2,263,403,000	21,971,000	36,240,000	92,681,000	142,673,000	522,724,000
VIRGINIA	26	Sovran Bank NA, Richmond	8,352,879,000	112,364,000	20,988,000	435,319,000	945,604,000	1,050,193,000
	41	United Virginia Bank, Richmond	6,111,774,000	79,013,000	48,568,000	346,218,000	259,992,000	807,936,000
	66	Signet Bank/Virginia, Richmond	4,394,393,000	54,219,000	177,673,000	230,260,000	337,071,000	854,404,000
	94	Central Fidelity Bank, Richmond	3,236,543,000	40,169,000	0	205,802,000	300,380,000	669,083,000
	124	Dominion Bank NA, Roanoke	2,513,517,000	27,046,000	14,523,000	174,317,000	212,473,000	374,646,000
	127	First American Bank of Virginia, McLean	2,465,376,000	24,767,000	0	66,822,000	293,816,000	544,995,000
	184	First Virginia Bank, Falls Church	1,622,736,000	23,202,000	0	58,835,000	336,959,000	288,494,000
	264	Jefferson National Bank, Charlottesville	1,092,905,000	12,160,000	0	46,584,000	132,562,000	232,162,000
WASHINGTON	28	Seattle-First National Bank	7,753,514,000	53,939,000	648,768,000	243,129,000	540,938,000	1,689,407,000
	40	Rainier National Bank, Seattle	6,316,803,000	68,521,000	642,773,000	131,236,000	573,510,000	978,528,000
	108	First Interstate Bank of Washington NA, Seattle	2,876,589,000	37,707,000	0	83,579,000	196,999,000	659,584,000
	150	Peoples National Bank, Seattle	2,103,196,000	(2,496,000)	0	135,940,000	246,962,000	440,442,000
	198	Puget Sound National Bank, Tacoma	1,536,860,000	26,587,000	0	59,172,000	144,068,000	348,746,000
	210	Old National Bank, Spokane	1,422,221,000	9,190,000	0	62,163,000	204,095,000	268,017,000
WISCONSIN	96	First Wisconsin National Bank, Milwaukee	3,129,967,000	27,185,000	279,850,000	99,080,000	182,091,000	414,576,000
	181	M & I Marshall & Ilsley Bank, Milwaukee	1,660,053,000	22,403,000	0	81,252,000	139,297,000	322,761,000
	240	Marine Bank NA, Milwaukee	1,194,139,000	15,262,000	49,830,000	53,779,000	78,429,000	214,863,000

For footnotes, see page 15.

Top Deposit-Takers Among Thrifts

In Selected Deposit Categories as of Dec. 31, 1986 (Net Income for 1986 Included)

Compiled by American Banker Copyright 1986

	Rank 12/86		Total Deposits 12/31/86	Net Income 1986	NOW Accounts	MMDAs	Super NOWs	IRAs
ARIZONA	31	MeraBank, FSB, Phoenix, Ariz.	3,905,887,000	N.A.	219,431,000	706,599,000	29,489,000	178,091,000
	32	Western Savings & Loan Assn., Phoenix, Ariz.	3,813,475,624	44,196,778	212,080,563	676,089,485	608,617	164,169,930
	99	Pima Savings & Loan Assn., Tucson, Ariz.	1,765,000,000[1]	N.A.	N.A.	N.A.	N.A.	N.A.
CALIFORNIA	1	Home Savings of America, FA, Irwindale, Calif.	21,774,759,000	336,730,000	710,525,000	4,781,568,000	573,785,000	1,504,648,000
	2	Great Western Bank, FSB, Beverly Hills	18,130,530,000	300,243,000	361,361,000	2,808,984,000	.....	1,193,000,000
	3	American Savings & Loan Assn., Stockton, Calif.	16,977,839,000	95,989,000	0	1,670,228,000	479,032,000	989,281,000
	4	California Fed. Savings & Loan Assn., Los Angeles	15,455,800,000	143,400,000	238,400,000	1,896,100,000	458,200,000	843,900,000[2]
	5	Glendale Federal Savings & Loan Assn., Calif.	12,700,344,000	63,128,000†	261,660,000	1,545,825,000	375,102,000	640,355,000
	7	First Nationwide Bank, FSB, San Francisco	11,079,351,000	104,183,000	159,422,000	1,455,278,000	281,956,000	1,295,439,000
	9	Great American First Savings Bank, San Diego, Calif.	8,877,414,000	93,745,000	337,565,000	268,073,000	1,296,123,000	382,458,000
	10	Home Fed. Savings & Loan Assn. of San Diego, Calif.	8,562,059,000	103,358,000	321,362,467	1,971,634,198	193,290,587	539,447,235
	11	World Savings, FS&LA, Oakland, Calif.	7,698,523,000	183,010,000	215,756,000	1,355,005,000	151,429,000	600,046,000
	16	Coast Savings & Loan Assn., Los Angeles	5,931,131,000	50,400,000	42,000,000	852,500,000	222,600,000	178,600,000
	17	Gibraltar Savings, Beverly Hills	5,727,043,000	40,616,000	102,521,000	810,109,000	207,056,000	369,319,000
	18	Imperial Savings Assn., San Diego, Calif.	5,532,288,000	47,510,000	124,705,000	488,816,000	194,627,000	182,179,000
	19	Columbia Savings & Loan Assn., Beverly Hills	5,192,585,000	193,526,000	N.A.	N.A.	N.A.	N.A.
	21	Sears Savings Bank, Glendale, Calif.	5,054,267,728	7,056,781	159,260,253	502,848,181	166,929,735	419,246,106
	47	Citicorp Savings, FS&LA, San Francisco	3,072,518,000	59,873,000	([3])	([3])	([3])	([3])
	53	Lincoln Savings & Loan Assn., Irvine, Calif.	2,823,134,000	50,760,000	120,562,000	63,094,000	0	146,859,373
	61	Homestead Savings, FS&LA, San Francisco	2,479,493,677	29,444,563	51,102,774	196,686,358	17,292,520	17,008,180
	64	Fidelity Federal S & L Assn., Glendale, Calif.	2,406,569,000	30,557,000	16,327,000	283,542,000	101,874,000	203,713,000
	72	Downey Savings & Loan Assn., Costa Mesa, Calif.	2,187,856,093	57,154,846	96,332,824	235,648,067	97,266,749	159,969,978
	73	Guarantee Savings, FS&LA, Fresno, Calif.	2,171,427,000	9,423,000	124,354,000	336,680,000	18,937,000	239,520,000
	80	Far West Savings & Loan Assn., Newport Beach, Calif.	2,121,591,000	23,129,000	20,034,000	269,159,000	27,542,000	76,565,000
	83	Valley Federal S & L Assn., Van Nuys, Calif.	2,066,910,000	17,033,000	58,530,000	299,140,000	46,318,000	82,752,000
	87	Santa Barbara Savings & Loan Assn., Calif.	2,005,337,000	18,548,000	74,921,000	238,825,000	53,357,000	144,934,000
	97	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,823,000,000	12,517,000	84,058,000	350,117,000	24,456,000	178,608,000
COLORADO	65	Bank Western FSB, Denver	2,365,452,405	(8,934,816)	161,183,570	635,827,668	24,682,333	284,907,217
CONNECTICUT	26	People's Bank, Bridgeport, Conn.	4,352,744,000	45,668,000	74,934,000	1,156,202,000	23,622,000	439,919,000
	36	Northeast Savings, FA, Hartford, Conn.	3,454,316,000	35,491,000★	138,000,000[4]	743,000,000	N.A.	N.A.
	69	Society for Savings, Hartford, Conn.	2,227,823,000	23,036,000	59,759,000	300,410,000	7,469,000	199,830,000
FLORIDA	35	CenTrust Savings Bank, Miami	3,588,802,971	51,848,000	86,713,045	483,543 ,000	634,000	187,790,000
	37	Florida Federal Savings & Loan Assn., St. Petersburg	3,446,706,000	(56,007,000)	170,693,000	426,569,000	44,284,000	244,401,000
	55	AmeriFirst Federal Savings & Loan Assn., Miami	2,811,388,000	(47,847,000)*	93,115,000	796,235,000	325,768,000	214,542,000
	76	American Savings & Loan Assn. of Florida, Miami	2,144,742,000	50,242,000*	161,068,000	471,386,000	0	112,158,000
	85	Coral Gables Federal Savings & Loan Assn., Fla.	2,018,428,245	88,193,663*	23,543,217	394,374,189	121,239,652	220,617,599
	93	Citizens Federal Savings & Loan Assn., Miami	1,904,050,000	13,693,587	81,000	166,795,000	89,497,000	7,444,000
GEORGIA	66	Georgia Federal Bank, FSB, Atlanta	2,332,455,000	29,703,000	217,531,000	324,312,000	44,885,000	213,545,695
ILLINOIS	24	Talman Home Federal Savings & Loan Assn., Chicago	4,748,281,000	26,434,000	100,145,946	773,822,000	11,616,000	479,912,000
	34	Citicorp Savings of Illinois, FS&LA, Chicago	3,640,424,000	31,515,000	76,312,000	534,566,000	0	466,962,000
	82	St. Paul Federal Bank for Savings, Chicago	2,077,714,000	20,060,000	98,442,000	386,682,000	17,875,000	199,219,000
KANSAS	78	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,132,795,499	33,253,558	29,056,279	442,037,911	65,487,500	232,918,000
	88	Franklin Savings Assn., Ottawa, Kan.	1,961,504,000	17,359,000†	30,168,000	330,128,000	0	170,942,000
MARYLAND	62	Chevy Chase Savings Bank, FSB, Md.	2,424,005,745	14,709,180	302,831,335	220,382,611	75,525,240	177,567,921
MICHIGAN	22	First Federal of Michigan, Detroit	5,047,913,315	73,022,629	156,144,504	656,819,463	36,574,986	255,868,307
	25	Standard Federal Bank, Troy, Mich.	4,450,335,801	66,502,760	114,942,280	673,274,703	40,445,008	277,866,115
MINNESOTA	38	TCF Banking & Savings, FA, Minneapolis	3,405,961,000	21,401,000	153,677,000	302,950,000	49,082,000	295,732,000
	68	First Minnesota Savings Bank FSB, St. Paul	2,267,736,183	1,911,805	198,641,739	271,720,807	56,532,933	229,602,317
	77	Midwest Federal Savings & Loan Assn., Minneapolis	2,137,637,837	10,289,656	71,783,102	212,853,225	12,485,741	226,419,906
MISSOURI	48	Community Federal Savings & Loan Assn., St. Louis, Mo.	3,055,827,000	(10,026,000)	131,690,000	293,928,000	15,918,000	343,211,000
	58	Farm & Home Savings Assn., Nevada, Mo.	2,590,605,626	21,738,996	117,394,935	320,228,869	0	9,820,553
NEBRASKA	98	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,804,121,000	9,655,000†	133,448,000	150,763,000	14,660,000	94,725,000
NEW JERSEY	12	City Federal Savings Bank, Elizabeth, N.J.	6,998,588,000	37,524,000	596,022,000	879,341,000	128,310,000	727,739,000
	28	Carteret Savings Bank, FA, Morristown, N.J.	4,123,994,000	46,091,000*	90,061,825	630,270,058	192,655,604	343,430,000
	33	Howard Savings Bank, Newark, N.J.	3,704,461,000	24,049,000	65,766,000	592,161,000	12,913,000	337,311,000
	60	Hudson City Savings Bank, Paramus, N.J.	2,487,373,787	16,122,612	0	693,199,797	42,436,802	160,930,941
NEW YORK	8	Goldome FSB, Buffalo, N.Y.	11,016,213,000	52,880,000	228,508,000	1,624,680,000	37,997,000	1,038,894,000
	13	CrossLand Savings FSB, Brooklyn, New York	6,876,465,000	101,232,000	2,802,520	2,173,233,000	109,178,689	689,368,477
	14	Anchor Savings Bank FSB, Northport, N.Y.	6,468,025,000	60,822,000	6,329,000	1,362,936,000	246,966,000	636,785,000
	15	Dime Savings Bank of New York FSB	6,464,274,000	130,612,000	50,812,000	801,887,000	156,696,000	766,208,000
	20	Bowery Savings Bank, New York	5,136,413,000	18,887,000	18,474,000	1,156,968,000	17,081,000	799,381,000
	23	Empire of America FSB, Buffalo, N.Y.	4,967,439,000	N.A.	236,689,000	1,234,413,000	77,339,000	592,550,000
	27	Long Island Savings Bank FSB, Syosset, N.Y.	4,194,343,000	80,005,000	97,646,000	922,009,000	4,198,000	375,306,000
	30	Dollar-Dry Dock Savings Bank, Bronx, New York	3,956,983,000	10,684,000	21,704,000	824,926,000	125,222,000	423,500,000
	45	First Federal Savings & Loan Assn., Rochester, N.Y.	3,154,870,641	7,560,986#	166,459,309	814,990,074	0	252,085,956
	46	Emigrant Savings Bank, New York	3,138,797,252	28,452,749	7,983,000	700,802,000	55,430,000	366,725,000
	49	American Savings Bank FSB, New York	2,943,771,031	40,570,000	4,643,000	691,843,000	120,799,000	325,574,000
	56	Green Point Savings Bank, Brooklyn, New York	2,752,920,447	91,005,789	46,464,323	563,178,973	6,012,517	343,925,357
	57	Manhattan Savings Bank, New York	2,727,680,008	26,516,015	4,345,330	773,763,962	11,319,308	326,341,129
	63	Seamen's Bank for Savings FSB, New York	2,418,300,000	26,954,000	804,005	379,368,020	869,552	191,087,622
	71	Williamsburgh Savings Bank, Brooklyn, New York	2,215,194,000	27,530,000	9,940,000	456,521,000	218,249,000	N.A.
	75	Rochester Community Savings Bank, N.Y.	2,152,028,000	19,408,000	81,497,000	396,439,000	1,350,000	195,845,000
	81	Lincoln Savings Bank FSB, New York	2,112,118,365	12,101,000	16,350,817	407,021,027	0	194,271,354
	91	East River Savings Bank, New York	1,938,605,745	31,522,390	46,196,079	481,723,503	9,970,336	193,196,115
	92	Greater New York Savings Bank, New York	1,914,806,000	32,537,000	6,984,000	504,574,000	52,245,000	139,360,000
	96	Astoria Federal Savings & Loan Assn., Queens, New York	1,866,725,771	25,999,288	7,133,938	253,636,030	50,219,953	205,535,354
OHIO	40	Transohio Savings Bank, FSB, Cleveland	3,391,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
	89	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,957,586,529	20,361,359	23,290,636	459,925,373	72,109,018	173,451,016
OREGON	50	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,869,674,291	27,926,982	137,160,419	357,795,552	60,855,077	382,373,325
PENNSYLVANIA	6	Meritor Savings Bank, Philadelphia	12,676,100,000	22,920,000	48,556,000	1,987,085,000	255,900,000	978,825,000
	29	Atlantic Financial Federal, Bala Cynwyd, Pa.	4,107,470,000	19,168,000	90,147,000	1,333,148,000	83,106,000	358,475,000
	74	First Federal Savings & Loan Assn., Pittsburgh	2,171,290,000	12,455,000	94,771,000	575,385,000	5,072,000	221,603,000
	86	Hill Financial Savings Assn., Red Hill, Pa.	2,009,666,587	17,205,386	15,476,937	396,545,671	75,660,792	152,889,931
	90	Horizon Financial, FA, Southampton, Pa.	1,940,932,000	1,652,000	60,145,000	217,797,000	993,000	139,682,000
	94	Dollar Bank FSB, Pittsburgh	1,900,786,000	11,288,000	44,878,000	345,479,000	3,624,000	210,965,000
RHODE ISLAND	59	Old Stone Bank FSB, Providence, R.I.	2,511,973,000	19,465,000	63,457,000	478,263,000	55,697,000	185,004,000
TEXAS	39	Gibraltar Savings Assn., Houston	3,398,074,075	82,211,365	22,527,155	475,361,287	115,078,850	352,167,101
	43	United Savings Assn., Houston	3,193,286,000	60,287,000	39,169,000	298,899,000	19,504,000	288,567,000
	44	Bright Banc Savings Assn., Dallas	3,173,566,000	(34,876,000)	241,095,000	536,764,000	74,482,000	369,798,000
	51	University Savings Assn., Houston	2,853,527,000	N.A.	N.A.	N.A.	N.A.	N.A.
	52	First Texas Savings Assn., Dallas	2,853,280,424	(3,017,245)	43,470,780	552,401,737	96,287,741	365,722,506
	54	Sunbelt Savings Assn., Dallas	2,821,995,000	N.A.	N.A.	N.A.	N.A.	N.A.
	67	San Jacinto Savings Assn., Houston	2,271,363,269	38,577,037	63,359,000	320,239,000	2,520,000	52,427,000
	70	Empire of America FSB, Fort Worth, Tex.	2,220,364,000	N.A.	63,568,000	491,008,000	25,868,000	205,084,000
	95	Lamar Savings Assn., Austin, Tex.	1,892,664,000	N.A.	N.A.	N.A.	N.A.	N.A.
	100	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	1,762,433,000	911,000†	48,616,000	391,225,000	0	55,424,000
UTAH	79	American Savings & Loan Assn., Salt Lake City, Utah	2,132,412,000	N.A.	195,197,000	202,981,000	([5])	N.A.
VIRGINIA	42	Perpetual Savings Bank, FSB, McLean, Va.	3,193,313,000	22,655,000	64,939,000	745,173,000	0	94,912,000
WASHINGTON	41	Washington Mutual Savings Bank, Seattle	3,293,169,000	70,653,846	0	1,234,011,000	0	116,645,000
	84	Pacific First Federal Savings Bank, Tacoma, Wash.	2,059,374,000	23,470,000	N.A.	N.A.	N.A.	N.A.

A breakdown of deposit accounts for the top 100 thrifts in deposits on 12/31/86. **Net income**— For calendar 1986, unless otherwise indicated. **NOW accounts**— Negotiable orders of withdawal, excluding Super NOWs. **MMDA's**— Money market deposit accounts. **Super NOWs**— NOW accounts introduced in Jan. 1983. **IRAs**— Individual retirement accounts and Keogh Plan accounts. (†)— Net income is for the 6 months ended Dec. 31. (★)— Net income is for the 9 months ended Dec. 31. (*)— For fiscal year ended 9/30/86. (#)— Net income is for the 5 months ended Dec. 31. ( )— Indicates a loss. ([1])— Deposits are approximate and subject to a final audit. ([2])— Includes all IRA's, some of which are included in the other deposit categories. Also includes self-directed IRA's. ([3])— The only Citicorp thrift subsidiary that "does not release this type of competitive information." ([4])— NOW accounts include demand checking. ([5])— Included in NOW accounts. **N.A.**— Not available.

California Banks Rank High in IRA Deposits

Continued from Page 1

dale, Calif., was the top thrift in IRA deposits. First Nationwide Bank FSB, San Francisco, was the fastest growing institution in those deposits.

Despite a decrease for all thrift institutions in market share of IRA deposits at banks, thrifts, and mutual funds, the top 25 thrifts continued to increase their market share.

At commercial banks, however, the picture was the opposite. The top 25 banks posted a decrease in market share, while all commercial banks had an increase from a year earlier. Though the rate of increase in these deposits slowed significantly in 1986 from the year earlier, it still outpaced the increase of all deposits almost threefold.

The *American Banker* survey is a follow-up to the listings of the top 100 thrift institutions by deposits, published on March 6, and the top 300 commercial banks, published on March 19.

Today's survey results are presented in six major tables. One table shows net income and a breakdown of selected deposits for the top 300 banks. Another shows net income and the selected breakdown for the top 100 thrifts. (The tables begin on page 13.)

From this group of 400 financial institutions, the *American Banker* ranks and lists the top 25 deposit-taking institutions; the top 25 commercial banks in IRA deposits; the top 25 thrifts in IRA deposits, which include savings and loans, savings banks, and credit unions; and the top 25 institutions in IRA deposits.

Three of the top five banks and four of the top five thrifts in IRA deposits are California institutions.

Some of the reasons cited for the concentration in California include the number of large institutions in the state and their domestic and retail banking orientation. For instance, deposits in foreign offices of California's largest commercial banks do not exceed 35% of total deposits. In contrast, the deposits in foreign offices of large New York commercial banks (six of which are among the top 10 deposit-taking institutions) are between 45% and 66% of total deposits.

Jim Dorsey of the *IRA Reporter*, a Cleveland-based publication, also noted that California does not have unit banking laws. Mr. Dorsey said that if surveyed on the holding company level, other banking companies could appear among the largest IRA gatherers.

Total deposits at all institutions increased 7.9% in 1986, to $3.5 trillion, a slight improvement from the 7.5% rise reported in 1985. IRA deposits were up 21.1% to $179.2 billion, compared with 35% in 1985.

IRA deposits at the top 25 thrift institutions and top 25 banks increased 22.8% and 18.9%, respectively. The largest gains in those groups were posted by First Nationwide Bank, San Francisco, and by National City Bank, Cleveland, with respective increases of 107.6% and 60.9%.

First Nationwide's doubling of IRA deposits, primarily through acquisitions, pushed it to second place among all thrifts and fifth place among all institutions, from eighth and 13th place, respectively.

National City, which was also involved in acquisitions in 1986, pushed into the top 25 banks in IRA deposits, gaining 13 places to rank 24. Another Ohio bank, AmeriTrust Co., Cleveland, joined the top 25, rising nine spots to rank 17.

Market share of IRA deposits has remained relatively stable over the past several years. Excluding IRA accounts at insurance and brokerage firms, at yearend 1986 the top 25 thrifts controlled 9.8% of all IRA deposits, compared with 9.7% in 1985 and 9.6% in 1984. For all thrifts, market share declined to 53.5% in 1986, from 54.5% in 1985, 53.8% in 1984, and 54.4% in 1983.

At commercial banks, market share increased to 40.5%, against 39.9%, 39.9%, and 39.1% in the preceding three years. The top 25 banks' share of the IRA market fell to 8.3% in 1986, from 8.5% the previous year.

As a percent of total deposits, IRAs have been increasing. For all thrifts, IRAs accounted for 7.7% of total deposits, a slight rise from 7.6% in the year earlier period. For all commercial banks, IRAs accounted for 3.2% of all deposits, compared with 2.3% in 1985. Since 1981, IRA deposits at commercial banks have skyrocketed to $72.8 billion from $6.5 billion. At thrift institutions, IRAs have gone to $96.2 billion from $13.6 billion.

In other findings:

- Commercial banks accounted for 64.9% of all deposits with $2.3 trillion, a slight increase from 64.5% in 1985. That year, all banks had $2.1 trillion in deposits. Thrifts controlled 35.1% of the nation's deposits with $1.2 trillion, down from 35.5%, or $1.17 trillion in the year earlier period.
- Other big percentage gainers among the top 25 thrifts in IRA deposits were: Great American First Savings Bank, San Diego, with an increase of 65.7%; Navy Federal Credit Union, Washington, D.C., 39.8%; and Anchor Savings Bank FSB, Northport, N.Y., 39.6%.
- Among the top 25 commercial banks in IRA deposits, other big gainers include: Connecticut Bank & Trust Co., Hartford, up 44.7%; Fidelity Bank NA, Malvern, Pa., 40.5%, and Connecticut National Bank, Hartford, 32.0%.
- Navy Federal Credit Union, Washington, D.C., had the highest percentage of IRA deposits to total deposits of any of the top institutions with 22.1%, compared with 17.9% in 1985. At commercial banks, Comerica Bank-Detroit's IRA accounts made up 6.89% of total deposits, the highest among the top 25 banks. ■

IRA and Keogh Account Growth

At Deposit-Taking Institutions — 1982 Through 1986

(In Billions of Dollars and Percent Share)

Yearend	Total IRA and Keogh	Commercial Banks	Thrifts	Money Market Funds
1986	$179.7	$72.8 (40.5%)	$96.2 (53.5%)	$10.7 (6.0%)
1985	$148.4	$59.2 (39.9%)	$80.9 (54.5%)	$ 8.3 (5.6%)
1984	$109.7	$43.8 (39.9%)	$59.0 (53.8%)	$ 6.9 (6.3%)
1983	$ 76.8	$30.0 (39.1%)	$41.8 (54.4%)	$ 5.0 (6.5%)
1982	$ 51.0	$17.5 (34.3%)	$28.9 (56.7%)	$ 4.6 (9.0%)

Data are from the Federal Reserve Board. Percentage shares are in parenthesis. Thrifts include savings banks, savings and loans, and credit unions.

Dear Reader, How Are We Doing?

The *American Banker* wants to make sure our survey on top deposit takers meets your information needs. So would you spend a moment to give us some feedback? Please clip out this questionnaire and return to: William Zimmerman, Editor, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-5712.

(1.) How would you **change** the survey to make it more useful? What would you add?

(2.) What did you like **best** about the survey?

(3.) What did you like **least** about the survey?

(4.) How do you use the survey in your work?

Name (optional)_____

Title_____

Company_____

Address_____

Phone_____

2 More Banks File for Charters in Philadelphia Area

By A. JOSEPH NEWMAN JR.

PHILADELPHIA — Add two new names to a growing list of entrants on the suburban Philadelphia banking scene.

Charter applications have been filed with the Pennsylvania Department of Banking for the proposed Capital Bank and Trust Co. in Spring House, Montgomery County, and for the proposed Dominion Bank in Devon, Chester County.

Capital Bank and Trust, to be capitalized at $5 million, plans a best-efforts public offering of 500,000 shares at $10 a share. Joseph Martinez, a Spring House businessman, would be chairman and chief executive officer.

No public offering is planned for the proposed Dominion Bank, whose initial capital of $4.5 million would come from a group of private investors. Its president and chief executive would be William H. Bromley, who had been slated to become president and chief executive of Metrobank of Philadelphia NA, which received a preliminary charter last October from the Comptroller of the Currency.

Mr. Bromley resigned at the end of last year. He is a former regional vice president of the old Industrial Valley Bank and Trust Co., which merged into Fidelity Bank in Philadelphia last year.

The new suburban banks would join a bevy of newcomers, including National Bank of the Main Line, Wayne; Chestnut Hill National Bank, in a residential neighborhood of Philadelphia; and Freedom Valley Bank, of West Chester. Pittsburgh's Equibank has also set up shop in Wayne. Applications have either been filed or are planned for other new banks in Newtown, Bucks County, and in the Main Line area of the Philadelphia suburbs. ■

Superregionals . . .

Continued from Page 2

be in place. But he cautioned the analysts, "I've been saying for five years that we would have nationwide banking in five years."

Among the existing superregional banks in the next decade, he said, he expects that about half will pursue the final round of mergers to achieve nationwide status, with the remainder pursuing other alternatives.

The *American Banker* defines a superregional banking firm as a non-money center banking company that is ranked among the top 100 banking firms in total assets and has merged across state lines to establish a full commercial banking presence in another state.

The superregional category of banks — which many analysts view as the nation's most profitable group of banking companies — was quickly formed after the U.S. Supreme Court in June 1985 upheld regional interstate banking compacts in Northeast Bancorp v. Board of Governors.

Besides First Union, which now operates in four southeastern states, the superregional class includes such aggressive organizations as Security Pacific Corp., Los Angeles; Fleet Financial Group, Providence, R.I.; and Banc One Corp., Columbus, Ohio.

"When I look at the map," said Mr. Crutchfield, "my best guess is that there will be a tier of maybe a dozen or 15 superregionals. They will be in the Southeast and New England, with a couple in the Midwest, one or two in Texas, and two or three each in New York and California.

It is within this group that "crossroads decisions" will have to be made about whether or not to pursue the final round of consolidation in the banking industry — either as acquirers or acquirees — or concentrate on nongeographic aspects of banking.

Some analysts have suggested that the consolidation among superregionals has already begun. There have been two such agreements so far this year — the proposed acquisition of Rainier Bancorp., Seattle, by Security Pacific and the prospective merger of Norstar Bancorp, Albany, N.Y., into Fleet Financial.

While Mr. Crutchfield said he could not foresee exactly how the nationwide banking industry will take shape, he was certain about the significant pitfalls on the road ahead for superregional banks.

"One thing I know we can't do is give up our product mix," he said. "If we do that, we give up our profitability. We've got to stay with middle-market customers and we've got to stay with consumers, whether we are $50 billion or $150 billion in size.

"We can't get the big bank-itis," the North Carolina banker emphasized. "If we change our product mix and go into areas we don't know much about, we will eventually get into trouble."

Concerning the Japanese, Mr. Crutchfield said it was his guess that they will become "significant players" as nationwide banking emerges, but he was not quite sure how. "They can't use stock and they may not have the wherewithal to pay $4 billion or $5 billion in cash," he said.

Moreover, he said he expected the Japanese bankers to stay with a national strategy and avoid much activity at the regional level or below. Difficulties could spring up, he said, if they attempted to "operate big retail systems, big branching systems, in areas with lots of strong regional players." ■

Strategic Dates

July 1, 1988

VERMONT'S BAN: A sunset provision of a Vermont law banning nonbank banks in the state goes into effect today. Under the provision, the rule will expire today.